

**Amendments to the Specification:**

The Applicants respectfully assert that the objections to the specification listed in the November 12, 2008 Office Action refer to the original specification submitted on March 30, 2001. However, a substitute specification was submitted on September 19, 2007 to address several other objections to the specification previously asserted by the Examiner. A copy of the substitute specification submitted on September 19, 2007 is available through PAIRS.

As for the objections to the specification listed in the November 12, 2008 Office Action, the line spacing objection was previously addressed in the substitute specification submitted on September 19, 2007. The remaining objections to the specification listed in the November 12, 2008 are addressed in the amendment to the substitute specification listed below:

Please replace paragraph [0023] of the substitute specification previously submitted on September 19, 2007 with the following amended paragraph:

[0023] According to one aspect of the first embodiment of the present invention, the information identifying the network user is received from a sponsor of the network user. That is, the network user does not transmit the identifying information. Rather, a sponsor transmits the identifying information. A sponsor is an entity with which the network user maintains a relationship. A sponsor can be any entity, including, but not limited to, a financial institution, a Web portal-site, an on-line merchant, a ~~brick-and-mortar~~ brick-and-mortar merchant, a social or professional organization, or any other individual, group, or organization with which a network user may maintain a relationship. Beneficially, the relationship does not have to be maintained via the network.